

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	§	
Herman Rodriguez, et al.	§	
	§	Group Art Unit: Not Yet Assigned
Serial No.: Not Yet Assigned	§	
	§	Examiner: Not Yet Assigned
Date Filed: Herewith	§	IBM Docket No.: AUS920030906US1
	§	Intellectual Property Law Dept.
Title: E-Check and E-Commerce	§	International Business Machines Corp.
	§	11400 Burnet Road
	§	Austin, Texas 78758

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicants submit herewith patents, publications, or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 CFR 1.56, it is not intended to constitute an admission that any patent, publication, or other information referred to herein is "prior art" for this invention unless specifically designated as such.

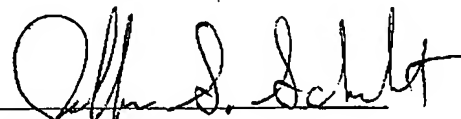
In accordance with 37 CFR 1.97(g) the filing of this information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists.

The attached form, PTO-1449, provides a listing of patents, publications, or other information as required by 37 CFR 1.98(a)(1).

A copy of each of the items on PTO-1449, except published U.S. applications and patents, is supplied herewith.

Respectfully submitted,

Date: Nov. 17, 2003

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